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U.S.

THE FEDERAL CROP INSURANCE CORPORATION



UNITED STATES DEPARTMENT OF AGRICULTURE

x **Wheat**
Crop
Insurance
Policy

Monetary

Coverage // X

CONTINUOUS CONTRACT



WHEAT CROP INSURANCE

IN CONSIDERATION of the representations and provisions in the application upon which this policy is issued, which application is made a part of the contract, and subject to the terms and conditions set forth or referred to herein, the Federal Crop Insurance Corporation (hereinafter designated as the Corporation) does hereby insure

Policy number

MONETARY COVERAGE—51

County

State

(Hereinafter designated as the insured)
against loss on his wheat crop while in the field, due to unavoidable causes including drought, flood, hail, wind, frost, winter-kill, lightning, fire, excessive rain, snow, wildlife, hurricane, tornado, insect infestation, plant disease, and such other unavoidable causes as may be determined by the Board of Directors of the Corporation. (For irrigated acreage, see section 31.)

In witness whereof, the Federal Crop Insurance Corporation has caused this policy to be issued this day of, 19.....



FEDERAL CROP INSURANCE CORPORATION

By
State Crop Insurance Director.

TERMS AND CONDITIONS

1. Kinds of wheat insured. The wheat to be insured shall be winter and spring wheat seeded for harvest as grain. If the insured seeds only a part of his wheat for harvest as grain in any year of the contract, he shall submit with his acreage report of wheat seeded a designation of any acreage of wheat seeded for any purpose other than harvest as grain. Upon approval of the Corporation, the acreage used in computing the premium and total coverage shall not include acreage so designated. However, any wheat threshed from such acreage shall be considered as wheat produced on the insured acreage in determining any loss under the contract.

The contract shall not provide insurance for volunteer wheat, wheat seeded with a mixture of flax or other small grains, vetch, Austrian winter peas, dry edible peas or a type of wheat which the Corporation determines is not adapted to the area. However, in determining production, volunteer small grains, volunteer vetch, volunteer Austrian winter peas, and volunteer dry edible peas growing with the seeded wheat crop, and small grains seeded with the growing wheat crop on acreage not released by the Corporation, shall be counted as wheat.

2. Insurable acreage. For each crop year of the contract, any acreage is insurable only if a coverage is shown therefor on the county actuarial table (including maps and related forms) on the applicable calendar closing date for filing applications for that crop year, provided the farming practice followed on such acreage is one for which a coverage was established.

3. Responsibility of insured to report acreage and interest. (a) Promptly after seeding wheat (winter or spring) each year, the insured shall submit

to the Corporation, on a form entitled "Wheat Crop Insurance Acreage Report," a report over his signature of all acreage in the county seeded to wheat in which he has an interest at the time of seeding. This report shall show the acreage of wheat for each insurance unit and his interest in each at the time of seeding. If the insured does not have an insurable interest in wheat seeded in any year, the acreage report shall nevertheless be submitted promptly after the seeding of wheat is generally completed in the county. Any acreage report submitted by the insured shall be considered final and not subject to change by the insured. (h) The Corporation reserves the right to charge the insured \$2.00 if the insured fails to submit an acreage report within 30 days after seeding of the applicable type of wheat (winter or spring) is generally completed in the county, as determined by the Corporation. (c) The Corporation may elect to determine that the insured acreage is "zero" if the insured fails to file an acreage report within 30 days after seeding of the applicable type of wheat (winter or spring) is generally completed in the county, as determined by the Corporation. (d) Failure of the county office to request submission of such report or to send a personal representative to obtain the report shall not relieve the insured of the responsibility to make such report.

4. Insured acreage. The insured acreage with respect to each insurance unit shall be the acreage of wheat seeded for harvest as grain as reported by the insured or as determined by the Corporation, whichever the Corporation shall elect, except that insurance shall not attach with respect to (a) any acreage seeded to wheat which is destroyed or substantially destroyed (as defined in section 15) and on which it is practical to reseed to wheat, as determined by the Corporation, and such acreage is not reseeded to wheat, or (b) any acreage initially seeded to wheat too late to expect to produce a normal crop, as determined by the Corporation, (c) new ground acreage, where the cancellation date is April 30 or June 30, and (d) any acreage seeded for harvest in a crop year for which cancellation of the contract becomes effective. (For irrigated acreage, see section 31.) The Corporation reserves the right to limit the insured acreage on any farm to the wheat allotment or permitted acreage established under any act of Congress including the Agricultural Adjustment Act of 1938, as amended.

5. Insured interest. The insured interest in the wheat crop covered by the contract shall be the interest of the insured at the time of seeding as reported by the insured or as determined by the Corporation, whichever the Corporation shall elect. For the purpose of determining the amount of loss the insured interest shall not exceed the insured's actual interest at the time of loss or the beginning of harvest whichever occurs first.

6. Coverage per acre. The coverage per acre shall be the applicable number of dollars, established for the area in which the insured acreage is located, and shall be shown by practice(s) on the county actuarial table on file in the county office. The coverage per acre is progressive depending upon whether the acreage is (a) released and seeded to a substitute crop, (b) not harvested and not seeded to a substitute crop, or (c) harvested.

7. Predetermined price. In determining any loss under the contract, production shall be evaluated at a predetermined price per bushel which the Corporation shall establish annually for the applicable crop year. The predetermined price for the 1951 crop year shall be \$1.60 per bushel. For any subsequent crop year, notice of any change in the predetermined price from the prior crop year shall be mailed by the Corporation to the insured at least 15 days before the applicable cancellation date shown herein.

8. Insurance period. Insurance with respect to any insured acreage shall attach at the time the wheat is seeded. Insurance shall cease with respect to any portion of the wheat crop covered by the contract upon threshing or removal from the field, but in no event shall the insurance remain in effect later than October 31 of each year, unless such time is extended in writing by the Corporation.

9. Life of contract. (a) Subject to the provisions of paragraph (d) of this section, the contract shall be in effect for the first crop year specified on the application and shall continue in effect for each succeeding crop year until either party gives to the other party, on or before the cancellation date of any year, written notice of cancellation effective beginning with wheat seeded for harvest in the next calendar year. Any notice of cancellation given by the insured to the Corporation shall be submitted in writing to the county office. (b) If the insured cancels the contract, he shall not be eligible for crop insurance on wheat seeded or to be seeded in the county for harvest in the next calendar year unless he subsequently files an application for insurance on or before the cancellation date preceding such year. (c) If for two consecutive crop years no wheat in which the insured has an insurable interest is seeded in the county, the contract shall terminate. (d) If the minimum participation requirement as established by the Corporation is not met for any year the contract shall continue in force only to the end of the crop year for which such requirement is not met, except that if the minimum participation requirement is met on or before the next succeeding applicable closing date the contract shall continue to be in force.

10. Changes in contract. The Corporation reserves the right to change the premium rate(s), insurance coverage(s) and other terms and provisions of the contract from year to year. Notice of such changes shall be mailed to the insured at least 15 days prior to the applicable cancellation date shown herein. Failure of the insured to cancel the contract as provided in section 9 shall constitute his acceptance of any such changes. If no notice is mailed to the insured, the terms and provisions of the contract for the prior year shall continue in force.

11. Causes of loss. The contract shall not cover loss caused by: not insured against. (a) Failure to follow recognized good farming practices; (b) poor farming practices, including but not limited to the use of defective or unadapted seed, failure to plant a sufficient quantity of seed, failure properly to prepare the land for seeding or properly to seed, care for or harvest and thresh the insured crop (including unreasonable delay thereof); (c) over-pasturage; (d) following different fertilizer or farming practices than those considered in establishing the coverage per acre; (e) seeding wheat on land which is generally not considered capable of producing a wheat crop comparable to that produced on the land considered in establishing the coverage per acre; (f) seeding excessive acreage under abnormal conditions; (g) seeding another crop with the wheat or in the growing wheat crop; (h) seeding wheat under conditions of immediate hazard; (i) inability to obtain labor, seed, fertilizer, machinery, repairs, or insect poison;

(j) break-down of machinery, or failure of equipment due to mechanical defects; (k) neglect or malfeasance of the insured or of any person in his household or employment or connected with the farm as tenant or wage hand; (l) domestic animals or poultry; or (m) theft. (For irrigated acreage see section 31.)

12. Amount of annual premium. (a) The premium rate per acre will be the applicable number of dollars established by the Corporation for the coverage and rate area in which the insured acreage is located and will be shown by practices on the county actuarial table on file in the county office. The annual premium for each insurance unit under the contract will be based upon (1) the insured acreage of wheat, (2) the applicable premium rate(s) and (3) the insured interest in the crop at the time of seeding. There will be a reduction in the annual premium for each insurance unit of one percent in cases where the insured acreage on the insurance unit is as much as 25 acres and does not exceed 74.9 acres, and an additional one percent reduction for each additional 50 acres or fraction thereof on the insurance unit. However, the total reduction shall not exceed 20 percent. The annual premium for the contract shall be the total of the premiums computed for the insured for all insurance units covered by the contract. The annual premium with respect to any insured acreage shall be regarded as earned when the wheat crop on such acreage is seeded. (b) The insured's annual premium for any year may be reduced 25 percent if he has had seven consecutively insured wheat crops without a loss for which an indemnity was paid. Whether or not the insured is eligible for the above premium reduction his annual premium may be reduced in lieu of the above in any year not to exceed 25 percent if it is determined by the Corporation that the cash equivalent (based on the predetermined price for that crop year) of the accumulated balance, expressed in bushels, of premiums over indemnities on consecutively insured wheat crops exceeds his total coverage (computed on a harvested acreage basis). Nothing in the preceding sentence shall create in the insured any right to a reduced premium.

13. Manner of payment of premium. (a) The applicant executes a premium note by signing the application for wheat crop insurance. This note represents a promise to pay to the Corporation annually during the life of the contract, on or before the applicable maturity date shown in section 32 the premium for all insurance units covered by the contract. (b) A discount of five percent shall be allowed on any earned annual premium which is paid in full on or before the applicable discount date shown in section 32 if the insured has submitted to the Corporation at the county office his winter wheat acreage report on or before December 31 of the crop year and his spring wheat acreage report on or before June 15 of the crop year, except that for California the acreage report for all wheat shall be submitted on or before March 31 of the crop year. (c) Any premium note not paid at maturity shall bear interest computed not on a per annum basis but as follows: Three percent on the principal amount not paid on or before October 31 following the maturity date, and an additional one percent on the principal amount owing at the end of each two calendar month period thereafter. (d) Payment on any annual premium shall be made by means of cash or by check, money order, postal note, or bank draft payable to the order of the Treasurer of the United States. All checks and drafts will be accepted subject to collection and payments tendered shall not be regarded as paid unless collection is made. (e) Any unpaid amount of any annual premium plus any interest due may be deducted (either before or after the date of maturity) from any indemnity payable by the Corporation, from the proceeds of any commodity loan to the insured, and from any payment made to the insured under the Soil Conservation and Domestic Allocation Act, as amended, or any other act of Congress or program administered by the United States Department of Agriculture. There shall be no refund of any annual premium overpayment of less than \$1.00 unless written request for such refund is received by the Corporation within one year after the payment thereof.

14. Notice of loss or damage. (a) Unless otherwise provided by the Corporation, if a loss under the contract is probable, notice in writing shall be given the Corporation at the county office immediately after any material damage to the insured crop. The crop shall not be harvested, removed, or any other use made of it until it has been inspected by the Corporation. (b) Unless otherwise provided by the Corporation, if, at the completion of threshing of the insured wheat crop, a loss under the contract has been sustained, notice in writing shall be given immediately to the Corporation at the county office. If such notice is not given within 15 days after threshing is completed, the Corporation reserves the right to reject any claim for indemnity. This notice is in addition to any notice required by paragraph (a) of this section.

15. Released acreage. Any insured acreage on which the wheat crop has been destroyed or substantially destroyed may be released by the Corporation for planting to a substitute crop or to be put to another use. The wheat crop shall be deemed to have been substantially destroyed if the Corporation determines that it has been so badly damaged that farmers generally in the area where the land is located and on whose farms similar damage occurred would not further care for the crop or harvest any portion thereof. No insured acreage may be planted to a substitute crop or put to another use until the Corporation releases such acreage. On any acreage where the wheat has been partially destroyed but not released by the Corporation, proper measures shall be taken to protect the crop from further damage. There shall be no abandonment of any crop or portion thereof to the Corporation.

16. Time of loss. Any loss shall be deemed to have occurred at the end of the insurance period, unless the entire wheat crop on the insurance unit was destroyed or substantially destroyed earlier, in which event the loss shall be deemed to have occurred on the date of such damage, as determined by the Corporation.

17. Proof of loss. If a loss is claimed, the insured shall submit to the Corporation a form entitled "Statement in Proof of Loss," containing such information regarding the manner and extent of the loss as may be required by the Corporation. The statement in proof of loss shall be submitted not later than sixty days after the time of loss, unless the time for submitting the claim is extended in writing by the Corporation. It shall be a condition precedent to any liability under the contract that the insured establish the amount of any loss for which claim is made, and that such loss has been directly caused by one or more of the hazards insured against by the contract during the insurance period for the crop year for which the loss is claimed, and that the insured further establish that the loss has not arisen from or been caused by, either directly or indirectly, any of the causes of loss not insured against by the contract. If a loss is claimed, any wheat acreage which is not to be harvested shall be left intact until the Corporation makes an inspection.

ATTACH APPLICATION HERE

18. Insurance unit. Losses shall be determined separately for each insurance unit except as provided in section 19 (b). An insurance unit consists of (a) all the insurable acreage of wheat in the county in which the insured has 100 percent interest in the crop at the time of seeding, or (b) all the insurable acreage of wheat in the county owned by one person which is operated by the insured as a share tenant, or (c) all the insurable acreage of wheat in the county which is owned by the insured and is rented to one share tenant at the time of seeding. For any crop year of the contract acreage shall be considered to be located in the county if a coverage is shown therefor on the county actuarial table. Land rented for cash or for a fixed commodity payment shall be considered as owned by the lessee.

19. Amount of loss. (a) The amount of loss with respect to any insurance unit shall be determined by (1) multiplying the seeded acreage (exclusive of any acreage to which insurance did not attach) by the applicable coverage per acre, (2) subtracting therefrom the number of dollars ascertained by multiplying the total production for the seeded acreage by the predetermined price, and (3) multiplying the remainder by the insured interest in such unit. However, if the seeded acreage on the insurance unit exceeds the insured acreage on the insurance unit, the amount of loss so determined shall be reduced on the basis of the ratio of the insured acreage to the seeded acreage, or if the premium computed for the

insured acreage is less than the premium computed for the seeded acreage the amount of loss determined for the seeded acreage may be reduced on the basis of the ratio of the premium computed for the insured acreage to the premium computed for the seeded acreage, if the Corporation so elects. The total production for an insurance unit shall include all production determined in accordance with the schedule below: (b) If the production from two or more insurance units is commingled and the insured fails to establish and maintain records satisfactory to the Corporation of acreage or the production from each, the insurance with respect to such units may be voided by the Corporation for the crop year and the premium forfeited by the insured. However, if all the component parts are insured, the total coverage for the component parts may be considered as the total coverage for the combination, if the Corporation so elects, in which case any loss for such combination shall be determined as outlined in paragraph (a) of this section. Where the insured fails to establish and maintain separate records, satisfactory to the Corporation, of uninsured acreage and production therefrom and for one or more insurance units or portions thereof, any production from such acreage which is commingled with production from the insured acreage shall be considered to have been produced on the insured acreage, or the insurance with respect to such unit(s) under the contract may be voided by the Corporation for the crop year and the premium forfeited by the insured.

SCHEDULE

Acreage classification	Total production in bushels
1. Acreage on which wheat is threshed (exclusive of any acreage shown in item 2 below).	Actual production not including wheat in a mixture with other small grains which were seeded in the growing wheat crop on released acreage.
2. Acreage on which threshed wheat as determined by the Corporation (i) is not eligible for a Commodity Credit Corporation loan because of the quality of the wheat and would not meet these loan requirements if properly handled and (ii) has a value per bushel which is less than the lower of the predetermined price or the county loan rate for the lowest grade wheat of the same class eligible for loan.	The number of bushels obtained by (i) multiplying the actual production by the value per bushel as determined by the Corporation, and (ii) dividing the result thus obtained by the lower of the predetermined price or the county loan rate for the lowest grade wheat of the same class eligible for loan.
3. Acreage not threshed but otherwise harvested as grain.	Appraised production.
4. Acreage released by the Corporation and planted to a substitute crop.	That portion of the appraised production which is in excess of the number of bushels determined by dividing (i) the amount of coverage for such acreage by (ii) the predetermined price.
5. Acreage not harvested and not planted to a substitute crop.	Appraised production that would be realized if the crop remained for harvest, except that the first bushel per acre of such production shall not be counted.
6. Acreage put to another use without being released by the Corporation.	Appraised production but not less than the product of (i) such acreage and (ii) the bushel equivalent of the coverage per acre for harvested acreage determined on the basis of the predetermined price.
7. Acreage with reduced yield due solely to any cause(s) not insured against.	Appraised number of bushels by which production has been reduced but not less than the product of (i) such acreage and (ii) the bushel equivalent of the coverage per acre determined on the basis of the predetermined price, minus any wheat harvested.
8. Acreage with reduced yield due partially to any cause(s) not insured against and partially to any cause(s) insured against.	Appraised number of bushels by which production has been reduced because of any cause(s) not insured against.

20. Payment of indemnity. (a) Indemnities shall be paid only by check. The amount of indemnity for which the Corporation may be liable will be payable within thirty days after satisfactory proof of loss is approved by the Corporation, but if payment is delayed for any reason the Corporation shall not be liable for interest or damages on account of such delay. (b) Indemnities shall be subject to all provisions of the contract, including the right of the Corporation to deduct from any indemnity the unpaid amount of any earned premium plus any interest due or any other obligation of the insured to the Corporation. (c) Any indemnity payable under a contract shall be paid to the insured or such other person as may be entitled to the benefits under the provisions of the contract, notwithstanding any attachment, garnishment, receivership, trustee process, judgment, levy, equity, or bankruptcy, directed against the insured or such other person, or against any indemnity alleged to be due to such person; nor shall the Corporation or any officer, employee, or representative thereof, be a proper party to any suit or action with reference to such indemnity, nor be bound by any judgment, order or decree rendered or entered therein. Nothing herein contained shall excuse any person entitled to the benefits of the contract from full compliance with, or performance of, any lawful judgment, order, or decree with respect to the disposition of any sums paid thereunder as an indemnity. (d) If a check issued in payment of an indemnity is returned undeliverable at the last known address of the payee, and if such payee or other person entitled to the indemnity makes no claim for payment within two years after the issuance of the check, such claim shall not thereafter be payable, except with the consent of the Corporation.

21. Payment to transferee. (a) If the insured transfers all or a part of his insured interest in a wheat crop before the beginning of harvest or the time of loss, whichever occurs first, he shall immediately notify the Corporation thereof in writing at the county office. The transferee under such a transfer will be entitled to the benefits of the contract with respect to the interest so transferred, provided the transferee immediately following the transfer makes suitable arrangements with the Corporation for the payment of any premium with respect to the interest so transferred, whereupon the transferee and the transferor shall be jointly and severally liable for the amount of such premium. Any transfer shall be subject to any collateral assignment made by the original insured in accordance with section 25. However, the Corporation shall not be liable for a greater amount of indemnity in connection with the insured crop than would have been paid if the transfer had not taken place. (b) An involuntary transfer of an insured interest in a wheat crop solely because of the existence of a debt, lien, mortgage, garnishment, levy, execution, bankruptcy, or other process shall not entitle any holder of any such interest to any benefits under the contract. (c) Any deduction to be made from an indemnity payable to the transferee shall not exceed the annual premium, plus any interest due, on the land involved in the transfer for the crop year in which the transfer is made, plus the unpaid amount of any other obligation of the transferee to the Corporation. (d) If, as a result of any transfer, diverse interests appear with respect to any insurance unit, any indemnity payable with respect to such unit may be paid jointly to all persons having the insured interest in the crop at the time harvest is commenced or the time of loss, whichever occurs first, or to one of such persons on behalf of all such persons, and payment in any such manner shall constitute a complete discharge of the Corporation's liability with respect to such unit under the contract. (e) If a transfer is effected in accordance with paragraph (a) above, the contract of the transferor shall cover the interest so transferred only to the end of the insurance period for the crop year during which the transfer is made.

22. Determination of person to whom indemnity shall be paid. In any case where the insured has transferred his interest in all or a part of the wheat crop on any insurance unit, or has ceased to act as a fiduciary, or has died, has been judicially declared incompetent or has disappeared, payment in accordance with the provisions of the contract will be made only after the facts have been established to the satisfaction of the Corporation. The determination of the Corporation as to the existence or non-existence of a circumstance in the event of which payment may be made and of the person(s) to whom such payment will be made shall be final and conclusive. Payment of an indemnity under this section shall constitute a complete discharge of the Corporation's obligation with respect to the loss for which such indemnity is paid and settled and shall be a bar to recovery by any other person.

23. Other insurance. (a) If the insured has or acquires any other insurance against substantially all the risks that are insured against by the Corporation under the contract, regardless of whether such other insurance is valid or collectible, the liability of the Corporation shall not be greater than its share would be if the amount of its obligations were divided equally between the Corporation and such other insurer. (b) In any case where an indemnity is paid to the insured by another Government agency because of damage to the wheat crop, the Corporation reserves the right to determine its liability under the contract taking into consideration the amount paid by such other agency.

24. Subrogation. The Corporation may require from the insured an assignment of all rights of recovery against any person(s) for loss or damage to the extent that payment therefor is made by

the Corporation, and the insured shall execute all papers required and shall do everything that may be necessary to secure such rights.

25. Collateral assignment. The original insured may assign his right to an indemnity under the contract by executing a form entitled "Collateral Assignment," and upon approval thereof by the Corporation the interest of the assignee will be recognized including the right of the assignee to submit a "Statement in Proof of Loss" if the insured refuses to submit or disappears without having submitted such statement.

26. Records and access to farm. For the purpose of enabling the Corporation to determine any loss that may have occurred under the contract, the insured shall keep or cause to be kept, for one year after the time of loss, records of the harvesting, storage, shipment, sale, or other disposition, of all wheat produced on each insurance unit covered by the contract, and on any uninsured acreage in the county in which he has an interest. Such records shall be made available for examination by the Corporation, and as often as may be reasonably required, any person(s) designated by the Corporation shall have access to the farm(s).

27. Voidance of contract. The contract may be voided and the premium forfeited to the Corporation without the Corporation's waiving any right or remedy, including its right to collect the amount of the note executed by the insured, whether before or after maturity, if (a) at any time the insured has concealed any material fact or made any false or fraudulent statements relating to the contract, the subject thereof, or his interest in the wheat crop covered thereby, or (b) the insured shall neglect to use all reasonable means to produce, care for, or save the wheat crop covered thereby, whether before or after damage has occurred, or (c) the insured fails to give any notice, or otherwise fails to comply with the terms of the contract, including the note, at the time and in the manner prescribed.

28. Modification of contract. No notice to any representative of the Corporation or the knowledge possessed by any such representative or by any other person shall be held to effect a waiver of or change in any part of the contract, or to estop the Corporation from asserting any right or power under such contract, nor shall the terms of such contract be waived or changed except as authorized in writing by a duly authorized officer or representative of the Corporation; nor shall any provision or condition of the contract or any forfeiture be held to be waived by any delay or omission by the Corporation in exercising its rights and powers thereunder or by any requirement, act, or proceeding on the part of the Corporation or of its representatives relating to appraisal or to any examination herein provided for.

29. General. (a) In addition to the terms and provisions in the application and policy, the Wheat Crop Insurance Regulations for Continuous Contracts in effect for the crop year involved shall govern with respect to (1) death, incompetence, or disappearance of the insured, (2) fiduciaries, (3) prohibition against assignment or transfer of claims for refunds, (4) rounding of fractional units, (5) creditors, (6) minimum participation requirements, and (7) reduction of premium based on good experience. (b) Copies of the regulations and forms referred to in this policy are available at the county office.

30. Meaning of terms. For the purpose of the wheat crop insurance program, the terms: (a) "Contract" means the accepted application for insurance and this policy. (b) "County Actuarial Table" means the form and related material (including the crop insurance maps) approved by the Corporation for listing the coverages per acre and the premium rates per acre applicable in the county. (c) "County office" means the office of the County Production and Marketing Administration in the county or other office specified by the Corporation. (d) "Crop year" means the period within which the wheat crop is seeded and normally harvested, and shall be designated by reference to the calendar year in which the crop is normally harvested. (e) "Harvest" means any mechanical severance from the land of matured wheat for threshing where the wheat crop has not been destroyed or substantially destroyed. (f) "New ground acreage" means any acreage which has not been planted to a crop in any one of the previous three crop years, except that acreage in tame hay or rotation pasture during the previous crop year shall not be considered new ground acreage. (g) "Person" means an individual, partnership, association, corporation, estate, or trust, or other business enterprise or other legal entity, and wherever applicable, a State, a political subdivision of a State, or any agency thereof. (h) "Substitute crop" means any crop, except lespedeza, biennial and perennial legumes and perennial grasses, planted on released acreage before harvest of wheat becomes general in the county as determined by the Corporation. Biennial and perennial legumes and perennial grasses seeded with the wheat or in the growing wheat crop shall not be considered a substitute crop. If other small grains are seeded in a growing wheat crop on released acreage, the crop of mixed wheat and other grains shall be considered a substitute crop. (i) "Tenant" means a person who rents land from another person for a share of the wheat crop or proceeds therefrom produced on such land.



POINTS FOR THE INSURED TO REMEMBER

These points are only reminders. Read your contract carefully.

Caring For Your Crop

You are expected to follow good farming practices in seeding, caring for, and harvesting your wheat crop.

Reporting Acreage

Promptly after seeding your wheat you are required to submit an acreage report to the county office.

Reporting Damage Before Harvest

Report promptly to the county office any material damage to your wheat crop.

Reporting Loss After Harvest

If the value of the total production of wheat on any insurance unit is less than the coverage under your contract, report this fact to the county office immediately after completion of harvest.

Paying Your Premium

Your premium note is due on the maturity date shown in the Date Table of this policy. Advance payment in accordance with the terms of your contract will entitle you to a 5-percent discount. If you do not take advantage of the discount, prompt payment at maturity will avoid interest charges.

Commingle Production

If you anticipate a loss do not mix production from insurance units without keeping records which will accurately show the production from each.

Length of Contract

This contract remains in effect from year to year until canceled by either party.

Transfer of Growing Crop

All or any part of your interest in an insured wheat crop may be transferred to another person but he will have no protection under the contract unless he immediately makes suitable arrangements with the Corporation for the payment of any premium. However, such arrangements will not relieve you of responsibility for the total premium.